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Attorney for Debtor

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
HONORABLE MICHAEL D. KAPLAN

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|--------------|-------------------------|
| In Re:       | : CASE NO: 19-33155     |
| DAWN M. BALL | : CHAPTER 13            |
| Debtor(s)    |                         |
|              | : HEARING DATE: 4/28/20 |

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CERTIFICATION OF DEBTOR

Dawn M. Ball, upon her certification says:

1. I am the debtor in the above matter.
2. As a result of the coronavirus, I am currently on furlough and I am getting unemployment of \$367 per week which substantially reduces my income.
3. Therefore, it is impossible for me to increase my trustee payments due to Covid-19. I will pay back the mortgage company arrears but I should not have to pay guc's anything based on my current change of circumstances.
4. I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.

Dated: 4/23/20

/s/ DAWN M. BALL  
DAWN M. BALL  
Debtor